



Application Support Guide

Post Retirement Pensions
& Investments



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- What happens next?
- Approved Retirement Fund (ARF)
- Investment only for SAPS
- Personal Investment Bond

How to upload documentation to PORTUS



Uploading Documentation to PORTUS

Once you have bought a customer plan, the quickest and easiest way for you to submit the required documentation is to:

1. Click on your Pipeline and select the relevant customer plan ID.

Summary

Pipeline

Alerts 2

News

Info Centre

Easy Quotes

PORTUS

Pipeline

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Agency ID	Plan ID	Plan	Reference Names	Submitted At	Status	Last Update	AP Premium	SP Premium
PA24	11803367	Platform Personal Pension	Fionnuala Hayes	13/11/2014 22:02:33	In Progress	13/11/2014 22:02:33	€0.00	€0.00
PA24	11803365	Platform Personal Pension	James Howley	13/11/2014 21:43:29	Rejected	14/11/2014 11:43:31	€0.00	€0.00
PA24	11803364	Platform Personal Pension	James Howley	13/11/2014 21:41:43	Rejected	18/11/2014 16:55:10	€0.00	€0.00
PA24	11803291	Platform Personal Pension	Aisling Bolger	13/11/2014 16:35:57	In Progress	13/11/2014 16:35:57	€0.00	€0.00
PA24	11803210	Platform Personal Pension	John O'Farrell	13/11/2014 14:35:50	In Progress	13/11/2014 14:35:50	€0.00	€0.00
PA24	11803096	Platform Personal Pension	Paul Cadden	13/11/2014 11:16:38	In Progress	13/11/2014 11:16:38	€0.00	€0.00
PA24	11802493	Platform Personal Pension	Liam Kennedy	11/11/2014 10:13:52	No Requirements Outstanding	14/11/2014 09:00:07	€0.00	€34,500.00
PA24	11802489	Platform Personal Pension	Ian Moore	11/11/2014 09:57:48	No Requirements Outstanding	14/11/2014 09:00:07	€0.00	€25,000.00
PA24	11802484	Platform Personal Pension	David Baxter	11/11/2014 09:45:54	No Requirements Outstanding	14/11/2014 09:00:07	€0.00	€28,750.00
PA24	11798727	Platform Personal Pension	Edward Doyle	22/10/2014 14:40:02	In Progress	22/10/2014 14:40:02	€0.00	€0.00

First

Previous

1

Next

Last

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per page

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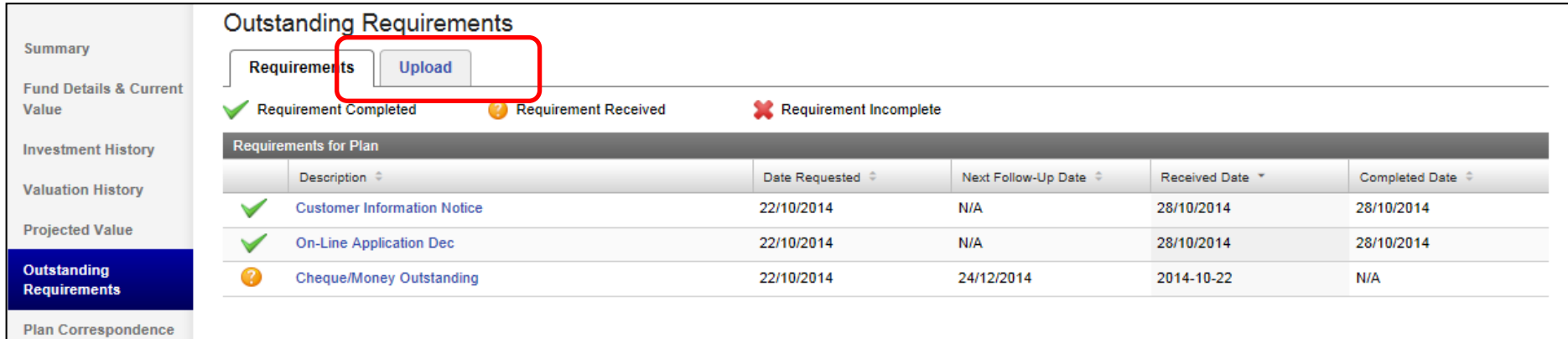
This will then bring you directly to that specific plan detail and record on PORTUS. The plan summary will be displayed on the screen.

2. Verify that this is the correct plan, and then click on the Outstanding Requirements section of the left side bar.

	Plan Summary			
Summary	Plan Status	NOT YET IN FORCE	Plan Assigned	No
Fund Details & Current Value	Plan Owner 1	Mr Paul Cadden	Plan Owner 2	
Investment History	Life Assured 1	Mr Paul Cadden	Life Assured 2	
Valuation History	Underwriting Decision Life Assured 1	Not Applicable	Underwriting Decision Life Assured 2	
Projected Value	Commencement Date	13/11/2014	Maturity Date	03/03/2034
Outstanding Requirements	Paid In Trust	No	Indexation	No
Plan Correspondence	Servicing Agent	PA24		
Payment Details				
Regular Withdrawals				
Withdrawals History				
Contact History				
Transaction History				
Print Summary				

In order to upload documentation such as the applications declarations and consents:

3. Click on the upload tab as indicated



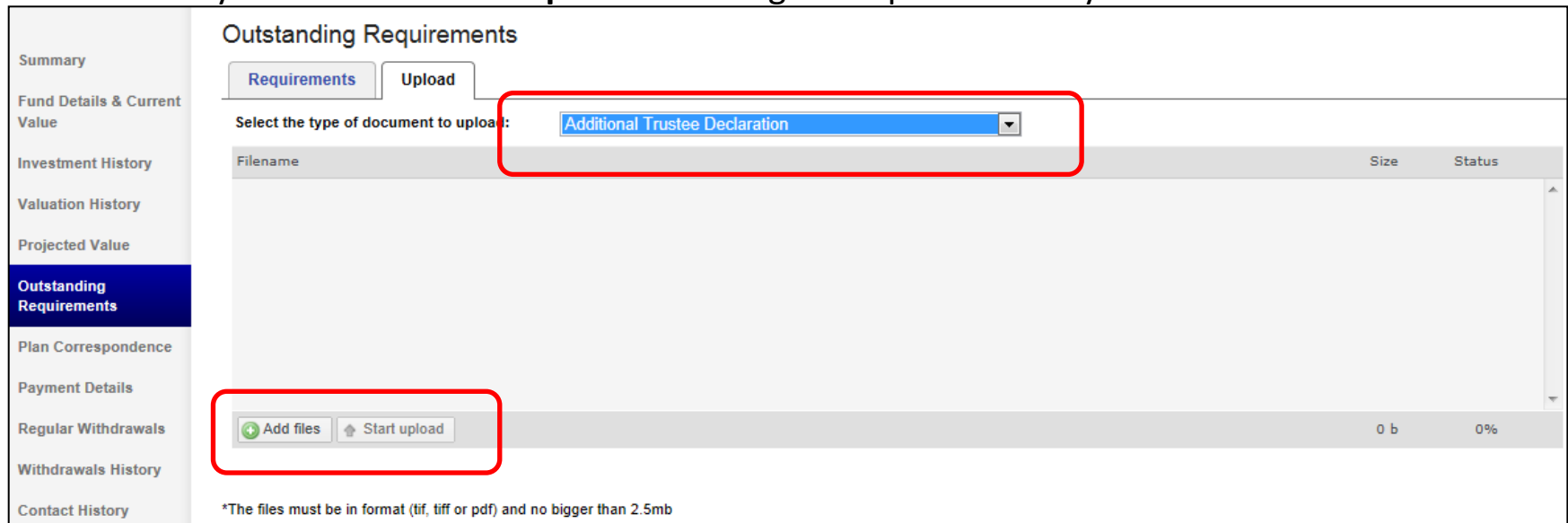
Outstanding Requirements

Requirements Upload

✓ Requirement Completed ⚠ Requirement Received ✗ Requirement Incomplete

Requirements for Plan					
	Description	Date Requested	Next Follow-Up Date	Received Date	Completed Date
✓	Customer Information Notice	22/10/2014	N/A	28/10/2014	28/10/2014
✓	On-Line Application Dec	22/10/2014	N/A	28/10/2014	28/10/2014
⚠	Cheque/Money Outstanding	22/10/2014	24/12/2014	2014-10-22	N/A

4. Select the type of document you wish to upload from the drop down menu and click on the add files button to select your saved version of the document. The document will be added under the filename section and you can select **start upload** to arrange for upload directly to Irish Life.



Outstanding Requirements

Requirements Upload

Select the type of document to upload: Additional Trustee Declaration

Filename	Size	Status
----------	------	--------

+ Add files ↗ Start upload

*The files must be in format (tif, tiff or pdf) and no bigger than 2.5mb

What Happens Next?

Once you have uploaded your documents, these will automatically update to the Irish Life system. A work item will be automatically be created for the Pensions New Business team, to notify them that a new application has been made, and documents are available to view. They will receive a copy of everything you have uploaded, so there is no need to submit a copy or fax of same, unless you are requested to do so.

If there is additional information you need to provide us with, in relation to the application, such as a request for a willing and able letter or to confirm certain details, you can note this on a cover sheet when uploading documents. This avoids the need for further follow up and requests, and ensures a smoother application process.

Your Pensions New Business contact will review the application and documents, and if any further information is needed, will contact you directly.

Approved Retirement Fund (ARF) Application



Check Eligibility (ARF)

In this screen you will need to confirm the customers eligibility to purchase an ARF arrangement.

In all cases we will need to verify their eligibility. We have outlined below the various requirements that will be needed.

Irish Life ARF	
Check Eligibility	
I have used or I am in the process of using at least Eur 63,500 of my pension fund to invest into an Approved Minimum Fund (including this application) or to purchase a pension for life, from Irish Life or another provider.	<input checked="" type="radio"/> Yes <input type="radio"/> No
I have a guaranteed income for life of at least Eur 12,700 per annum, including State Pension Entitlements	<input type="radio"/> Yes <input type="radio"/> No
I am aged over 75	<input type="radio"/> Yes <input type="radio"/> No
I have inherited these funds following the death of the original ARF/AMRF investor	<input type="radio"/> Yes <input type="radio"/> No

Evidence of the investment from the relevant life office. This can be a letter or e-mail confirmation. If the investment is with Irish Life, we will verify this internally.

Evidence of age such as a copy of passport or driving license. This should be valid and in date.


Evidence of the original ARF or AMRF from the original life office. This should be noted on the relevant certificate of investment source. If the original holding is with Irish Life, we will verify this internally.

Customers must be in receipt of the pension income at the time of establishing the ARF. Evidence should be provided of same such as a copy of the pension payslip (including state pension) or confirmation letter from the annuity provider. Bank statements are not always appropriate evidence as they do not clearly state the income is "pension" income.

Helpful Hint: Anti Money laundering requirements are required for an ARF withdrawal. If provided at New Business stage we will note this to our file and they will not be requested to proceed with a future ARF partial or withdrawal. A copy of the customers driving license will meet both identity and address requirements.

Personal Details

Most of the required personal details will be pre-populated from the client record. The client record is updated when you add a client or may be on our records, if the client already has a plan with Irish Life. There will be additional fields for you to update as indicated.



b | line

THE NO.1 BROKER WEBSITE

A

A

A

HOME

EXIT WITHOUT SAVING

EXIT, SAVE

Choose Plan

Check Eligibility

Apply Now

Sign Now

Submit

Irish Life ARF

Personal Details

Contact Details

Premium Details

Fund Details

Administration Details

Commission Details

First Life

Title

First name

Initial

Surname

Date of birth

Age Next Birthday

Gender

Relationship Status

Country of birth

Country of nationality


Previous surname (if any)

PPSN number

As all income payments from an ARF are subject to tax, it is important to ensure the PPS number provided is correct. All tax details are verified using the customer PPS number. If it is incorrect, this may result in incorrect tax deductions from their payments.

Contact Details

Similar to the Personal Details screen, certain fields will auto populate from the client record. You will be asked to confirm certain information as indicated.


line
THE NO.1 BROKER WEBSITE

Choose Plan

Check Eligibility

Apply Now

Sign Now

Submit

HOME

EXIT WITHOUT SAVING

EXIT, SAVE

Personal Details

Contact Details

Premium Details

Fund Details

Administration Details

Commission Details

Irish Life ARF

Address line 1

Address line 2

Address line 3

County

Home phone number

Mobile phone number

Email address

How would the client like to receive their plan communications from us? (welcome pack, letters and regular statements)

Please confirm date of birth

John Smith

123 Any Street

Any Town

Co. Dublin


0871234567

jsmith@gmail.com

* ☒ Online@Irishlife.ie

* ☐ by paper post

* 01/01/1980


Irish Life

NEXT

Helpful Hint: Both, Mobile Phone Number and Email address must be provided if customer is opting for online communications.

Payment Details

Confirm the approximate investment amount applicable to the ARF.

✓ Personal Details

✓ Contact Details

Premium Details

Fund Details

Irish Life ARF

Investment amount

* 250000.00

How will this premium be paid?

* 3rd Party Cheque (Company)

Encashed or matured plan number

Fund Details

Select the investment fund choice using the dropdown menus.

✓ Personal Details

✓ Contact Details

✓ Premium Details

Fund Details

Administration Details

Commission Details

Irish Life ARF

Please select your single premium funds

Fund	Percentage
* Consensus Fund Pension	* 50.00
Consensus Markets Fund Pension	50.00

Regular withdrawal

None

Click regular withdrawal to add regular withdrawal details

REGULAR WITHDRAWAL

NEXT ▶

Click on the “+” to add more funds.

Regular Withdrawals

You do not have to select a regular withdrawal unless the customer specifically requests one.

The minimum regular income payment that can be made is 1% per annum. Alternatively they can opt for a higher income, to a maximum of 15%, from any age. This can be paid monthly, quarterly, half yearly or yearly.

All ARF customers are automatically paid the minimum amount annually from the year they turn 61, keeping in line with imputed distribution requirements. This is automatically paid annually unless advised otherwise.

If the customer has received payment throughout the year, that is less than required minimum, payment will automatically balance to the required amount in December.

Administration Details

Commission Details

Regular withdrawal

None

Click regular withdrawal to add regular withdrawal details

REGULAR WITHDRAWAL

Regular Withdrawal Details

Do you want to take a regular cash amount from your investment?

☒ Yes ☐ No

Regular withdrawal measure

% of fund

Percentage of fund per year

4

How often do you want your regular income to be paid?

Yearly

Date of first income payment

01/12/2014

Where do you want your income to be paid?

Home Address

Regular Income Bank Details (Required if payment is made to a bank account)

Name of account to be credited

Automatic Income Bank Identifier Code

Automatic Income International Bank Account Number

Subject to a min of 1% and max of 15%. Additional withdrawals can be facilitated on request.

If income is to be paid monthly, then it must be paid directly to a bank account.

Should commence with effect from the 1st of a month or quarter. Payments cannot be backdated.

Payments can currently only be facilitated to Irish Bank Accounts.

SAVE CANCEL

Commission Details

Click on the + symbol to display the commission options available for this contract.

✔ Personal Details

✔ Contact Details

✔ Premium Details

✔ Fund Details

✔ Administration Details

Commission Details

Irish Life ARF

+ Please Choose your Single Premium Commission Options

View Commission

NEXT ▶

Select the chosen commission option or use the search function to search according to profile number

✔ Contact Details	Search: <input type="text"/>			
✔ Benefit Details	Detail	Trail	Profile Number	Choose
✔ Premium Details	0.0%Intro, 0%Renewal, 0.40%Fund, 0.00%PC,100% Alloc [6688]	0.40%	6688	<input type="radio"/>
✔ Payment Details	0.0%Intro, 0%Renewal, 0.50%Fund, 0.10%PC,100% Alloc [6691]	0.50%	6691	<input type="radio"/>
✔ Fund Details				

Commission Details

Once you have selected the commission options chosen, you will need to click on “View Commission”. The pop up screen will display details of the chosen commission in terms of actual payment and annual fund management charge.

In order to finalise the application you will need to click the relevant check box to confirm that the commissions payable are correct, and finally click save. This will return you to the original commission screen, on which you can proceed to click next.

View Commission

View Commissions

Year	Premiums	Commission
1	€20,000	€82
2	€5,000	€106
3	€5,000	€132
4	€5,000	€158
5	€5,000	€186
6	€5,000	€216
7	€5,000	€246
8	€5,000	€278
9	€5,000	€312
10	€5,000	€347

Showing 1 to 10 of 31 entries

Annual fund management charge based on current fund choice

01.000%

Year 1 Regular Premium Commission

€20

Year 1 Single Premium Commission

€€1

I confirm that the commissions payable are correct.

☒

SAVE

CANCEL

Paper Compliance

This section of the submission asks you to confirm that certain compliance requirements have been met. For example, the Customer Information Notice and Product Booklet have been provided to the customer. In order to proceed you will need to update the check boxes and proceed to next.

Paper compliance

Irish Life ARF

Please confirm that you have satisfied the requirements below

- ☒ Proof Of Income e.g. copy payment advices, letter from administrator, annuity schedule
- * ☒ On-Line Application Declaration in the Pensions Booklet signed and dated by the customer.
- * ☒ Customer Information Notice and Product Booklet given to the customer
- * ☒ Source of Investment Cert
- * ☒ Trustee Declaration completed

NEXT ▶

Note the evidence of ARF eligibility requirement

Trustee Declaration is not required unless funds are originating from a company pension

Submission

You are now at the final stage of submission. This particular screen will allow you to preview the Record of Conversation that will issue to your customer upon final submission of the application. This allows you the opportunity to review the information you have entered to ensure it is correct. You just need to click preview report and a separate Pdf document will be displayed. As the commission profile information is not noted in the Record of Conversation or preview report, it will be noted on this screen.

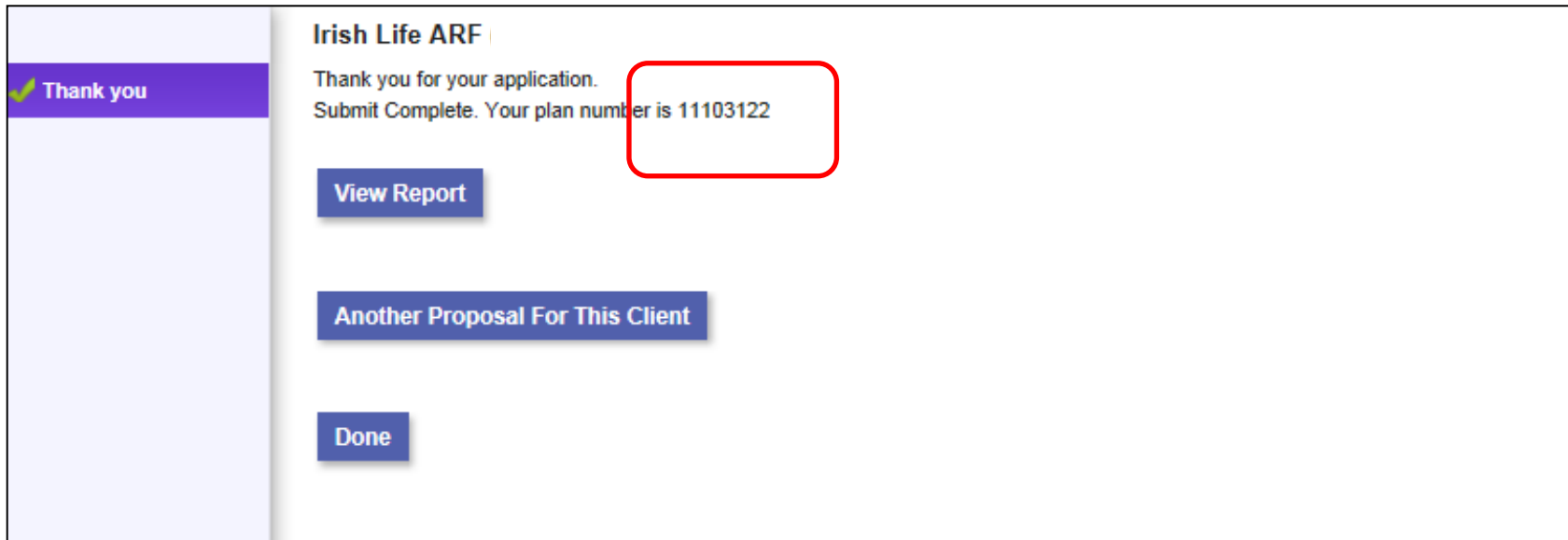
If you are happy with the information you have entered, click on Submit Plan to finalise and proceed with the application. A pop up box will be displayed to advise that the submission has been completed.

The screenshot displays the final submission screen for Irish Life ARF. On the left, a vertical sidebar contains a purple header with the text 'Thank you'. The main content area has a title 'Irish Life ARF' followed by the message 'Thank you for your application.' and a field labeled 'Profile(s) selected:' which is circled in red. Below this are two buttons: 'Preview Report' and 'Submit Plan'. On the right, a separate box titled 'Submit' contains a blue progress bar, the text 'Submit Complete', and an 'OK' button at the bottom right.

Final Submission

Once the submission has been completed, you will be provided with your plan number for this particular application. You should make note of this number on your files and also on the Declarations and Consents, which will be submitted to Irish Life.

If you have another application or proposal for this customer, simply click on the relevant button “another proposal for this client”. Otherwise click done to exit.



The screenshot shows a web interface for Irish Life ARF. On the left is a vertical sidebar with a purple header containing a green checkmark and the text "Thank you". The main content area has a white background. At the top, it says "Irish Life ARF" in bold. Below that, it says "Thank you for your application." and "Submit Complete. Your plan number is 11103122". The plan number is enclosed in a red rounded rectangle. Below the text are three blue buttons: "View Report", "Another Proposal For This Client", and "Done".

Irish Life ARF

Thank you for your application.
Submit Complete. Your plan number is 11103122

[View Report](#)

[Another Proposal For This Client](#)

[Done](#)

Investment-only for SAPS Application

Personal Details

For Investment Only plans, all Personal Details will be pre-populated from the Client Record. Simply click next to proceed.

Personal Details

Contact Details

Plan Owner Details

Benefit Details

Premium Details

Fund Details

Administration Details

Revenue Details

Commission Details

Irish Life Platform Investment-Only Plan (SP only)

	First Life
Title	Mr
Member First Name	John
Member Last Name	Smith
Member DOB	01/01/1980
Age Next Birthday	35

NEXT ▶

Contact Details

Most of the information will be prepopulated, simply select the method of communication and update mobile number.

✔ Personal Details

✔ Contact Details

✔ Plan Owner Details

Benefit Details

Premium Details

Fund Details

Administration Details

Revenue Details

Commission Details

Irish Life Platform Investment-Only Plan (SP only)

	John Smith
Trustee Mobile Phone Number	<input type="text" value="0871212121"/>
Trustee Email address	<input type="text" value="jsmith@gmail.com"/>
How would you like to receive your plan communications from us? (e.g. welcome pack, letters and regular statements)	<div><div>*</div><div><input checked="" type="radio"/> Online@Irishlife.ie</div><div><input type="radio"/> by paper post</div></div>

NEXT ▶

Plan Owner Details

Please confirm the requested information in terms of the trustees of the (Small) Self Administered scheme. It should be noted that the trustees named may differ from the overall scheme name.

✔ Personal Details

✔ Contact Details

Plan Owner Details

Benefit Details

Premium Details

Fund Details

Administration Details

Revenue Details

Commission Details

Irish Life Platform Investment-Only Plan (SP only)

Trustee Name

*

Irish Life Assurance plc

Trustee Address

*

Lower Abbey St

Address line 2

Address line 3

County

*

Dublin 1

▼

NEXT ▶

Benefit Details

As indicated, the normal retirement age of this arrangement, should match that of the main scheme.

✔ Personal Details

✔ Contact Details

✔ Plan Owner Details

Benefit Details

Premium Details

Irish Life Platform Investment-Only Plan (SP only)

John Smith

*

65

▼

Normal retirement age of main scheme

NEXT ▶

Premium Details

Please confirm the premium detail applicable to the arrangement.

✔ Personal Details

✔ Contact Details

✔ Plan Owner Details

✔ Benefit Details

Premium Details

Fund Details

Irish Life Platform Investment-Only Plan (SP only)

Lump sum amount

* 150000.00

How will this premium be paid?

* 3rd Party Cheque (Company)

Name of third party cheque account holder

* Irish Life

NEXT

Fund Details

Select the investment fund choice using the dropdown menus.

✔ Personal Details

✔ Contact Details

✔ Plan Owner Details

✔ Benefit Details

✔ Premium Details

Irish Life Platform Investment-Only Plan (SP only)

Please select your single premium funds

Fund	Percentage
* UK Equity Fund - Indexed Pension	* 100.0

Click on the “+” to add more funds.

Administration Details

<div>✔ Personal Details</div> <div>✔ Contact Details</div> <div>✔ Plan Owner Details</div> <div>✔ Benefit Details</div>	Irish Life Platform Investment-Only Plan (SP only)	
	Is the customer present now?	<div><input type="radio"/> Yes <input checked="" type="radio"/> No</div>
	Would you like to sign this application electronically?	<div><input type="radio"/> Yes <input type="radio"/> No</div>
	Do you want the original policy schedule to be sent to the Financial Advisor?	<div>* <input checked="" type="radio"/> Yes <input type="radio"/> No</div>

Revenue Details

Please update all requested details in relation to the main scheme benefit. Scheme name should match that as approved by Revenue.

<div>✔ Personal Details</div> <div>✔ Contact Details</div> <div>✔ Plan Owner Details</div> <div>✔ Benefit Details</div> <div>✔ Premium Details</div> <div>✔ Fund Details</div> <div>✔ Administration Details</div> <div>Revenue Details</div>	Irish Life Platform Investment-Only Plan (SP only)	
	Scheme Name	<div>* <input type="text" value="Irish Life Assurance plc"/></div>
	The scheme from which contributions are being invested is	<div>* <input type="text" value="A small self-administered sche"/></div>
	Type of scheme this relates to is a	<div>* <input type="text" value="defined contribution scheme"/></div>
	Do the rules of the above-named scheme allow for funds to be invested in this insurance policy?	<div>* <input checked="" type="radio"/> Yes <input type="radio"/> No</div>
	Revenue Reference Number	<div>* <input type="text" value="12345"/></div>
	Date Scheme Approved	<div>* <input type="text" value="01/01/2010"/></div>
	Pensions Authority Reference Number	<div>* <input type="text" value="12345"/></div>

Commission Details

Click on the + symbol to display the commission options available.

✓ Personal Details

✓ Contact Details

✓ Plan Owner Details

✓ Benefit Details

Irish Life Platform Investment-Only Plan (SP only)

+ Please Choose your Single Premium Commission Options

NEXT

Select the chosen commission option or use the search function to search according to profile number

✓ Contact Details

✓ Benefit Details

✓ Premium Details

✓ Payment Details

✓ Fund Details

Search:

Detail	Trail	Profile Number	Choose
0.0%Intro, 0%Renewal, 0.40%Fund, 0.00%PC,100% Alloc [6688]	0.40%	6688	<div><div></div><div></div></div>
0.0%Intro, 0%Renewal, 0.50%Fund, 0.10%PC,100% Alloc [6691]	0.50%	6691	<div><div></div><div></div></div>

Paper Compliance

This section of the submission asks you to confirm that certain compliance requirements have been met. For example, the Customer Information Notice and Product Booklet have been provided to the customer. In order to proceed you will need to update the check boxes and proceed to next.

	Irish Life Platform Investment-Only Plan (SP only)
Paper compliance	Please confirm that you have satisfied the requirements below
	<div>* <input type="checkbox"/> On-Line Application Declaration in the Pensions Booklet signed and dated by the customer.</div> <div>* <input type="checkbox"/> Customer Information Notice and Product Booklet given to the customer</div>

Submission

You are now at the final stage of submission. This particular screen will allow you to preview the Record of Conversation that will issue to your customer upon final submission of the application. This allows you the opportunity to review the information you have entered to ensure it is correct. You just need to click preview report and a separate Pdf document will be displayed. As the commission profile information is not noted in the Record of Conversation or preview report, it will be noted on this screen.

If you are happy with the information you have entered, click on Submit Plan to finalise and proceed with the application. A pop up box will be displayed to advise that the submission has been completed.

Thank you

Irish Life Platform Investment-Only Plan (SP only)

Thank you for your application.
Profile(s) selected: |

Preview Report

Submit Plan

Submit


Submit Complete

OK

Investment Bond Application Single and Joint Life

Personal Details

Most of the required personal details will be pre-populated from the client record. The client record is updated when you add a client or may be on our records, if the client already has a plan with Irish Life. There will be additional fields for you to update as indicated.

	Irish Life Investment Bond	
Personal Details		First Life
Contact Details	Title	Mr
Plan Owner Details	First name	John
Premium Details	Initial	<input type="text"/>
Money Laundering Details	Surname	Smith
Fund Details	Date of birth	01/01/1980
Administration Details	Age Next Birthday	35
Commission Details	Gender	Male
	Relationship Status	<div>Single</div>
	Country of birth	<div></div>
	Country of nationality	<div> * Ireland</div>
	Previous surname (if any)	<input type="text"/>

Helpful Hint: While it is not requested on the application screens, Customer PPS number is a requirement for an Investment Bond. Please ensure to note this on your customer application when submitting to our offices.

Personal Details – Joint Life

Most of the required personal details will be pre-populated from the client record, automatically to the First life. The client record is updated when you add a client or may be on our records, if the client already has a plan with Irish Life. There will be additional fields for you to update as indicated.

You will need to ensure that the second life details are fully completed as these will not be pre populated.

Irish Life Investment Bond			
<div>Personal Details</div> <div>Contact Details</div> <div>Plan Owner Details</div> <div>Premium Details</div> <div>Money Laundering Details</div> <div>Fund Details</div> <div>Administration Details</div> <div>Commission Details</div>		First Life	Second Life
	Title	Mr	<div>Ms</div>
	First name	John	* <div>Mary</div>
	Initial	<div></div>	<div></div>
	Surname	Smith	* <div>Smith</div>
	Date of birth	01/01/1980	* <div>01/01/1981</div>
	Age Next Birthday	35	* <div>34</div>
	Gender	Male	* <div><input type="radio"/> Male <input checked="" type="radio"/> Female</div>
	Relationship Status	<div>Married</div>	<div>Married</div>
	Country of birth	<div></div>	<div></div>
Country of nationality	* <div>Ireland</div>	* <div>Ireland</div>	
Previous surname (if any)	<div></div>	<div></div>	

Contact Details

Similar to the Personal Details screen, certain fields will auto populate from the client record. You will be asked to confirm certain information as indicated. You will also notice the addition of specific questions regarding U.S. Citizenship in line with FATCA requirements.

<div>✔ Personal Details</div> <div>Contact Details</div> <div>Plan Owner Details</div> <div>Premium Details</div> <div>Money Laundering Details</div> <div>Fund Details</div> <div>Administration Details</div> <div>Commission Details</div>	Irish Life Investment Bond	
	Are you resident in the U.S. for tax purposes or are you a U.S. citizen?	<input type="radio"/> Yes <input checked="" type="radio"/> No
	Taxpayer Identification Number	<input type="text"/>
		John Smith
	Address line 1	123 Any Street
	Address line 2	Any Town
	Address line 3	<input type="text"/>
	County	Co. Dublin
	Home phone number	<input type="text"/>
	Mobile phone number	<input type="text" value="0871234567"/>
Email address	<input type="text" value="jsmith@gmail.com"/>	
How would you like to receive your plan communications from us? (welcome pack, letters and regular statements)	<input checked="" type="radio"/> Online@Irishlife.ie <input type="radio"/> by paper post	
Please confirm date of birth	<input type="text" value="01/01/1980"/>	

If you answer yes to this U.S. citizen question, you will be asked to confirm the customers Taxpayer Identification Number.

Helpful Hint: Both, Mobile Phone Number and Email address must be provided if customer is opting for online communications.

Contact Details – Joint Life

Similar to the Personal Details screen, certain fields will auto populate from the client record for the First Life. You will need to fully update all details for the second life. You will be asked to confirm certain information as indicated. You will also notice the addition of specific questions regarding U.S. Citizenship in line with FATCA requirements.

✔ Personal Details

Contact Details

Plan Owner Details

Premium Details

Money Laundering Details

Fund Details

Administration Details

Commission Details

Irish Life Investment Bond

Are you resident in the U.S. for tax purposes or are you a U.S. citizen?

* ☐ Yes ☒ No

Taxpayer Identification Number

John Smith

Mary Smith

Is home address the same for both lives?

☒ Yes ☐ No

Address line 1

123 Any Street

Address line 2

Any Town

Address line 3

County

Co. Dublin

Home phone number

Mobile phone number

0871234567

0877654321

Email address

jsmith@gmail.com

msmith@gmail.com

How would you like to receive your plan communications from us? (welcome pack, letters and regular statements)

* ☒ Online@Irishlife.ie ☐ by paper post

Please confirm date of birth

* 01/01/1980

* 01/01/1981

Please Note: Please note where online communications has been selected, all policy documentation will be issued to the details provided for the first life.

Plan Owner Details

Depending on the type of plan owner, you will be required to provide additional information. If the customer (life assured) is also the plan owner, you can simply click next to continue. Otherwise please select the relevant plan owner or trustee and update the required information.

✔ Personal Details

✔ Contact Details

Plan Owner Details

Premium Details

Money Laundering Details

Irish Life Investment Bond

Plan owner

John Smith

CHANGE OWNER (PERSONAL)CHANGE OWNER (BUSINESS)

Trustee

None

ADD TRUSTEE INFO

Personal Owner Details

Personal Owner Details

Title

*

First name

*

Last name

*

Date of birth

*

Home phone number

Mobile phone number

Email address

How would you like to receive your plan communications from us? (e.g. welcome pack, letters and regular statements)

☐ Online@Irishlife.ie

☐ by paper post

Address of the policy owner

*

Address line 2

Address line 3

County

*

Country of Birth

*

Country of nationality

*

Are you resident in the U.S. for tax purposes or are you a U.S. citizen?

☐ Yes

☐ No

Taxpayer Identification Number

Business Owner Details

Business Owner Details

Business name

Insurable interest

*

Business address line 1

*

Address line 2

Address line 3

County

*

Phone number

Fax number

What type of company is this?

*

This field is required

Trustee Details

Trustee Details

Please indicate the type of trust required

*

Title of appointer

*

First name of appointer

*

Last name of appointer

*

Address line 1 of appointer

*

Address line 2

Address line 3

County

*

Country of Birth

*

Country of Nationality

*

Are you resident in the U.S. for tax purposes or are you a U.S. citizen?

☐ Yes

☐ No

Taxpayer Identification Number

Plan Owner Details – Joint Life

Depending on the type of plan owner, you will be required to provide additional information. If the customer (life assured) is also the plan owner, you can simply click next to continue. Otherwise please select the relevant plan owner or trustee and update the required information.

✔ Personal Details

✔ Contact Details

Plan Owner Details

Premium Details

Money Laundering Details

Fund Details

Administration Details

Commission Details

Irish Life Investment Bond

Plan owner

John Smith and Mary Smith

CHANGE OWNER (PERSONAL)

CHANGE OWNER (BUSINESS)

Please confirm who can authorise transactions (including online fund switching), with the exception of encashments and benefit reductions on this plan. If the application is in joint names, we will assume each owner can authorise unless advised otherwise

* All Owners must authorise

Trustee

None

ADD TRUSTEE INFO

For joint life cases, you can select, who can authorise certain transactions such as fund switches. For full details of the options available, use the drop down menu.

Premium Details

Please update the relevant details regarding the premium amount and how this is to be paid.

Please take particular care in relation to the “Is this amount inclusive of the Government levy”.

✓ Personal Details

✓ Contact Details

✓ Plan Owner Details

Premium Details

Money Laundering Details

Fund Details

Administration Details

Commission Details

Irish Life Investment Bond

Client Lump Sum

*

150000.00

Is this amount inclusive of the government levy?

*

Yes

No

Investment Amount

€148,514.85

Government Levy Amount

€1,485.15

Total Amount Due

€150,000.00

How will this premium be paid?

*

Cash

Name of third party cheque account holder

ptsb international bank account number

Does this payment come from your personal bank account?

Yes

No

Encashed or matured plan number

Bank Details

Name of account holder

Bank Identifier Code

International Bank Account Number

Money Laundering Details (Source of Wealth)

Please update the relevant details regarding the source of wealth and Money Laundering requirements.

Please note that additional anti money laundering requirements must be submitted with a new Investment Bond application, unless we hold such documents on our files for your customer already:

- Evidence of Address
- Photographic ID (passport, driving license etc.)

Helpful Hint: An in date and valid driving license will meet both ID and address requirements.

✔ Personal Details

✔ Contact Details

✔ Plan Owner Details

✔ Premium Details

Money Laundering Details

Fund Details

Administration Details

Commission Details

Irish Life Investment Bond

Please indicate the sources of this money

Salary, bonus or regular savings

Early retirement or redundancy payment

Proceeds from the sale of investments (including proceeds from life assurance plans) or other assets

Inheritance

Windfall/compensation payments

Other

Please describe

Have you obtained identification details for this customer(s) previously?

Please insert the plan number under which the details were recorded

Are you taking out this plan on your own behalf and for your own benefit?
If not, please fill in the following details:

Name of other party

Relationship or other connection to you (if any)

* ☒ Yes ☐ No

* ☐ Yes ☐ No

* ☐ Yes ☐ No

* ☐ Yes ☐ No

* ☐ Yes ☐ No

* ☐ Yes ☐ No

* ☐ Yes ☐ No

* ☐ Yes ☐ No

Fund Details

Select the investment fund choice using the dropdown menus.

✔ Personal Details

✔ Contact Details

✔ Plan Owner Details

✔ Premium Details

✔ Money Laundering Details

Fund Details

Irish Life Investment Bond

Please select your single premium funds

Fund	Percentage
* <div>Consensus Fund</div>	* <div>100.0</div>

Regular withdrawal

None

Click regular withdrawal to add regular withdrawal details

REGULAR WITHDRAWAL

Regular Withdrawals

You do not have to select a regular withdrawal unless the customer specifically requests one.

The minimum regular income payment that can be made is 4% per annum. Alternatively they can opt for a higher income, to a maximum of 8%. It should be noted that even if a regular monetary amount is selected, this must fall between the 4-8% income bands. This can be paid monthly, quarterly, half yearly or yearly.

Administration Details

Commission Details

Regular withdrawal

None

Click regular withdrawal to add regular withdrawal details

REGULAR WITHDRAWAL

Regular Withdrawal Details

Do you want to take a regular cash amount from your investment?

☒ Yes ☐ No

Please indicate which cash level you require (net of exit tax)

Percentage of fund per year

Fixed cash amount per year

The income amount must be between 4% and 8% of the amount invested

How often do you want your regular income to be paid?

Date of first income payment

Where do you want your income to be paid?

Regular Income Bank Details (Required if payment is made to a bank account)

Name of account to be credited

Automatic Income Bank Identifier Code

Automatic Income International Bank Account Number

SAVE

CANCEL

Subject to a min of 4% and max of 8%. Additional withdrawals can be facilitated on request.

If income is to be paid monthly, then it must be paid directly to a bank account.

Should commence with effect from the 1st of a month or quarter. Payments cannot be backdated.

Payments can currently only be facilitated to Irish Bank Accounts.

Commission Details

Click on the + symbol to display the commission options available for this contract.

✔ Personal Details

✔ Contact Details

✔ Plan Owner Details

✔ Premium Details

Irish Life Investment Bond |

+ Please Choose your Single Premium Commission Options

View Commission

NEXT ▶

Select the chosen commission option or use the search function to search according to profile number

✔ Contact Details

✔ Benefit Details

✔ Premium Details

✔ Payment Details

✔ Fund Details

Search:

Detail	Trail	Profile Number	Choose
0.0%Intro, 0%Renewal, 0.40%Fund, 0.00%PC,100% Alloc [6688]	0.40%	6688	<input type="radio"/>
0.0%Intro, 0%Renewal, 0.50%Fund, 0.10%PC,100% Alloc [6691]	0.50%	6691	<input type="radio"/>

Commission Details

Once you have selected the commission options chosen, you will need to click on “View Commission”. The pop up screen will display details of the chosen commission in terms of actual payment and annual fund management charge.

In order to finalise the application you will need to click the relevant check box to confirm that the commissions payable are correct, and finally click save. This will return you to the original commission screen, on which you can proceed to click next.

View Commission

View Commissions

Year	Premiums	Commission
1	€148,515	€911
2	€0	€949
3	€0	€989
4	€0	€1,031
5	€0	€1,074
6	€0	€1,119
7	€0	€1,166
8	€0	€1,203
9	€0	€1,120
10	€0	€1,167

Showing 1 to 10 of 20 entries

Annual fund management charge based on current fund choice

01.150%

Year 1 Regular Premium Commission

€0

Year 1 Single Premium Commission

€911

I confirm that the commissions payable are correct.

☒

SAVE

CANCEL

Paper Compliance

This section of the submission asks you to confirm that certain compliance requirements have been met. For example, the Customer Information Notice and Product Booklet have been provided to the customer. In order to proceed you will need to update the check boxes and proceed to next.

Paper compliance

Irish Life Investment Bond

Please confirm that you have satisfied the requirements below

☐ Money Laundering Customer Identification requirements met

☐ On-Line Application Declaration in the Investments Booklet signed and dated by the customer.

☐ Customer Information Notice and Product Booklet given to the customer

☐ Cheque/Monies received

Submission

You are now at the final stage of submission. This particular screen will allow you to preview the Record of Conversation that will issue to your customer upon final submission of the application. This allows you the opportunity to review the information you have entered to ensure it is correct. You just need to click preview report and a separate Pdf document will be displayed. As the commission profile information is not noted in the Record of Conversation or preview report, it will be noted on this screen.

If you are happy with the information you have entered, click on Submit Plan to finalise and proceed with the application. A pop up box will be displayed to advise that the submission has been completed.

Thank you

Irish Life Investment Bond

Thank you for your application.
Profile(s) selected:

Preview Report

Submit Plan

